

From: John Sywak
Subject: Truth in Lending

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Proposal: Regulation Z - Truth In Lending
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Comments:

@@@Banks issue credit cards and too much credit in order to tempt people to overspend and then when they can't pay back the person is called a deadbeat. I have had credit card limits expanded to \$10,000, without my permission. Then, I had to submit a request to lower my limits. Years ago, a bank would send a letter for you to sign and mail back allowing an increase. I would like to see that policy reinstated. The benefit of that would be fewer individual bankruptcies.

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